



(12) **United States Patent**  
**DeFrancesco et al.**

(10) **Patent No.:** **US 7,801,807 B2**  
(45) **Date of Patent:** **Sep. 21, 2010**

(54) **COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM**

FOREIGN PATENT DOCUMENTS

EP 0629962 12/1994

(75) Inventors: **James R. DeFrancesco**, Columbia, MD (US); **Scott L. Freiman**, Bethesda, MD (US); **Arvind K. Agrawal**, Columbia, MD (US)

(Continued)

(73) Assignee: **DealerTrack, Inc.**, Lake Success, NY (US)

OTHER PUBLICATIONS

"Barnett Arm Links With Auto Dealers" Bank Systems & Technology, vol. 34, No. 4, Apr. 1997, p. 14, 2 pages.

(\*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 1525 days.

(Continued)

(21) Appl. No.: **10/441,534**

Primary Examiner—Daniel S Felten

(22) Filed: **May 20, 2003**

(74) Attorney, Agent, or Firm—Goodwin Procter LLP

(65) **Prior Publication Data**

US 2004/0078320 A1 Apr. 22, 2004

**Related U.S. Application Data**

(62) Division of application No. 09/107,321, filed on Jun. 30, 1998, now Pat. No. 6,587,841, which is a division of application No. 08/526,776, filed on Sep. 12, 1995, now Pat. No. 5,878,403.

(51) **Int. Cl.**  
**Q06F 40/00** (2006.01)

(52) **U.S. Cl.** ..... **705/38; 705/35; 705/39; 709/217**

(58) **Field of Classification Search** ..... **705/38; 705/35, 39; 709/217**  
See application file for complete search history.

(56) **References Cited**

**U.S. PATENT DOCUMENTS**

3,970,992 A 7/1976 Boothroyd et al.  
4,017,835 A 4/1977 Randolph  
4,491,725 A 1/1985 Pritchard

(Continued)

(57) **ABSTRACT**

A credit application and routing system includes a central processor having and executing a program. The system includes data input capabilities for selectively receiving credit application data from respective applicants at remote locations, and routing capabilities for selectively forwarding the credit application data to remote funding sources and selectively forwarding funding decision data from the funding sources to the respective applicants. The computer program includes routines for receiving a credit application from at least one remote application input and display device, for selectively forwarding a received credit application to at least one finding source, for receiving a finding decision from the at least one finding source, and for forwarding a received funding decision to the at least one remote application input and display device. The system can also obtain credit report data from credit bureaus, and analyze and summarize the credit report data. A computer readable storage medium has a substrate physically configured to represent the computer program which causes a computer to provide the credit application and routing system.

**19 Claims, 49 Drawing Sheets**

